

Figure 1: Prior art and method of a Debit, Credit, or Stored Value card transaction

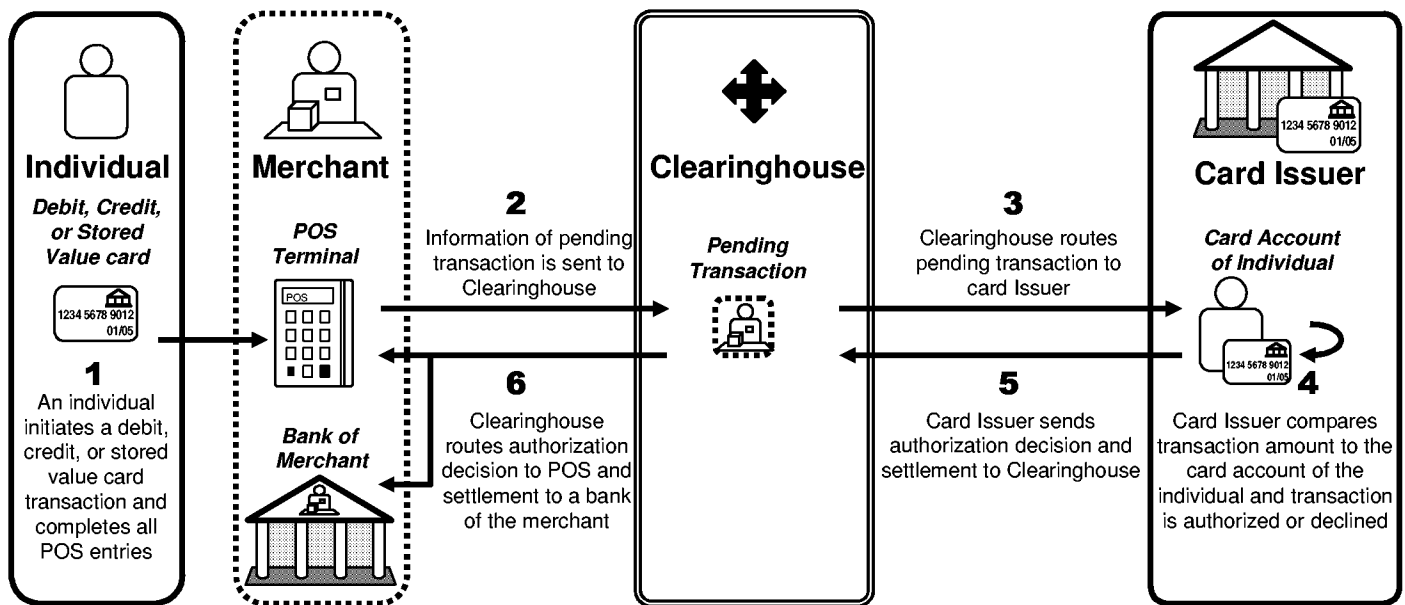


Figure 2A: Capturing Completed Transaction Information at the Clearinghouse

